

### 6. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable annuellement

**Description**

Ce tableau vous permet de convertir en capital une rente viagère temporaire versée annuellement jusqu'à l'âge défini en haut de chaque table. Les coefficients de conversion sont calculés selon la méthode de la rente actuarielle, c'est-à-dire en supposant que les versements des différents arrérages sont conditionnés à la survie du bénéficiaire.

Les tables Schryvers utilisent des probabilités de survie dites prospectives. Ces tables, contrairement aux tables stationnaires, anticipent l'évolution future de la mortalité en tenant compte de l'évolution des quotients de mortalité de chaque génération observés dans le passé. **Ces tables sont donc des tables générationnelles.**

**Mode d'emploi**

1. Choix de la ligne: définissez l'âge du rentier.
2. Choix de la colonne: définissez le taux d'intérêt net annuel auquel le capital pourra être placé.
3. Multipliez le coefficient par le montant de la rente.

Age au terme de la carrière professionnelle: 67 ans													
Hommes							Femmes						
Valeur actuelle d'une rente annuelle payable par an							Valeur actuelle d'une rente annuelle payable par an						
Age	Taux d'intérêt net auquel le capital pourra être placé						Age	Taux d'intérêt net auquel le capital pourra être placé					
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%		0,5%	0,8%	1,0%	1,5%	2,0%	3,0%
0	55,996	51,014	48,034	41,602	36,363	28,508	56,239	51,221	48,221	41,746	36,475	28,576	0
1	55,300	50,444	47,536	41,244	36,107	28,376	55,540	50,649	47,720	41,386	36,217	28,443	1
2	54,582	49,853	47,016	40,867	35,833	28,230	54,822	50,058	47,202	41,011	35,945	28,299	2
3	53,857	49,254	46,488	40,482	35,551	28,079	54,101	49,463	46,678	40,630	35,667	28,151	3
4	53,127	48,648	45,954	40,090	35,263	27,922	53,374	48,861	46,147	40,241	35,382	27,997	4
5	52,392	48,037	45,413	39,691	34,968	27,760	52,643	48,254	45,610	39,846	35,091	27,838	5
6	51,653	47,421	44,867	39,286	34,667	27,593	51,907	47,641	45,067	39,445	34,794	27,674	6
7	50,910	46,799	44,314	38,875	34,360	27,420	51,168	47,023	44,519	39,038	34,491	27,505	7
8	50,162	46,171	43,756	38,456	34,046	27,242	50,424	46,400	43,964	38,624	34,181	27,331	8
9	49,410	45,538	43,191	38,031	33,726	27,059	49,676	45,771	43,404	38,203	33,865	27,151	9
10	48,654	44,900	42,620	37,600	33,399	26,869	48,924	45,137	42,838	37,776	33,542	26,966	10
11	47,894	44,256	42,044	37,161	33,065	26,674	48,169	44,498	42,266	37,343	33,213	26,775	11
12	47,130	43,607	41,461	36,717	32,724	26,473	47,409	43,853	41,689	36,903	32,877	26,578	12
13	46,362	42,953	40,873	36,265	32,377	26,266	46,646	43,204	41,105	36,456	32,535	26,375	13
14	45,591	42,294	40,279	35,807	32,022	26,053	45,879	42,550	40,516	36,003	32,185	26,167	14
15	44,816	41,629	39,680	35,342	31,661	25,833	45,108	41,890	39,922	35,544	31,830	25,952	15
16	44,038	40,961	39,075	34,871	31,294	25,608	44,335	41,227	39,322	35,078	31,467	25,732	16
17	43,258	40,288	38,465	34,394	30,920	25,377	43,559	40,558	38,717	34,606	31,098	25,505	17
18	42,475	39,612	37,851	33,911	30,540	25,139	42,779	39,885	38,106	34,127	30,722	25,272	18
19	41,691	38,932	37,233	33,423	30,154	24,897	41,995	39,207	37,490	33,641	30,339	25,033	19
20	40,905	38,249	36,611	32,930	29,761	24,648	41,208	38,523	36,868	33,148	29,948	24,786	20
21	40,116	37,561	35,983	32,429	29,362	24,392	40,417	37,834	36,239	32,648	29,550	24,532	21
22	39,323	36,867	35,349	31,921	28,954	24,129	39,623	37,140	35,605	32,141	29,143	24,270	22
23	38,525	36,168	34,708	31,405	28,539	23,857	38,824	36,440	34,964	31,626	28,729	24,000	23
24	37,724	35,463	34,060	30,882	28,114	23,578	38,020	35,734	34,316	31,102	28,306	23,723	24
25	36,919	34,753	33,407	30,351	27,682	23,290	37,213	35,022	33,661	30,571	27,874	23,436	25
26	36,110	34,037	32,747	29,812	27,241	22,994	36,400	34,304	32,999	30,031	27,433	23,141	26
27	35,298	33,317	32,082	29,266	26,793	22,690	35,584	33,580	32,331	29,483	26,983	22,837	27
28	34,482	32,591	31,410	28,712	26,336	22,377	34,764	32,850	31,656	28,927	26,525	22,524	28
29	33,663	31,859	30,732	28,150	25,869	22,055	33,940	32,116	30,975	28,364	26,058	22,202	29
30	32,839	31,122	30,047	27,580	25,394	21,723	33,112	31,375	30,287	27,792	25,581	21,870	30
31	32,012	30,379	29,355	27,001	24,909	21,381	32,281	30,629	29,593	27,212	25,096	21,529	31
32	31,180	29,630	28,657	26,414	24,415	21,030	31,446	29,878	28,893	26,623	24,601	21,178	32
33	30,344	28,876	27,952	25,818	23,911	20,668	30,607	29,120	28,185	26,026	24,097	20,817	33
34	29,504	28,115	27,239	25,213	23,397	20,295	29,764	28,357	27,471	25,420	23,582	20,445	34
35	28,661	27,349	26,520	24,600	22,873	19,912	28,917	27,589	26,750	24,806	23,058	20,063	35
36	27,813	26,577	25,795	23,978	22,339	19,518	28,067	26,814	26,023	24,183	22,524	19,669	36
37	26,963	25,800	25,063	23,347	21,796	19,112	27,213	26,034	25,288	23,551	21,980	19,264	37
38	26,109	25,017	24,324	22,708	21,242	18,695	26,355	25,249	24,547	22,910	21,425	18,847	38
39	25,251	24,229	23,579	22,060	20,677	18,267	25,494	24,458	23,800	22,260	20,860	18,418	39
40	24,390	23,435	22,827	21,403	20,103	17,826	24,629	23,661	23,045	21,602	20,284	17,978	40
41	23,525	22,635	22,068	20,736	19,517	17,372	23,761	22,859	22,284	20,934	19,698	17,524	41
42	22,658	21,831	21,304	20,062	18,921	16,906	22,890	22,051	21,516	20,256	19,100	17,058	42
43	21,788	21,022	20,533	19,378	18,314	16,428	22,015	21,238	20,742	19,570	18,492	16,578	43
44	20,915	20,208	19,756	18,686	17,697	15,936	21,137	20,420	19,961	18,875	17,872	16,086	44
45	20,040	19,390	18,973	17,985	17,070	15,432	20,258	19,598	19,175	18,172	17,243	15,581	45
46	19,161	18,566	18,183	17,275	16,431	14,913	19,375	18,771	18,382	17,460	16,602	15,062	46
47	18,280	17,737	17,388	16,556	15,780	14,380	18,491	17,939	17,584	16,739	15,951	14,529	47
48	17,397	16,904	16,586	15,828	15,119	13,833	17,604	17,102	16,779	16,008	15,288	13,981	48
49	16,511	16,066	15,778	15,091	14,446	13,271	16,713	16,260	15,968	15,269	14,613	13,419	49
50	15,623	15,223	14,964	14,345	13,762	12,694	15,820	15,413	15,150	14,519	13,926	12,841	50
51	14,733	14,376	14,145	13,590	13,066	12,103	14,924	14,561	14,325	13,760	13,227	12,247	51
52	13,841	13,524	13,319	12,826	12,358	11,495	14,025	13,703	13,494	12,992	12,516	11,637	52
53	12,946	12,668	12,488	12,052	11,639	10,871	13,123	12,840	12,656	12,213	11,791	11,010	53
54	12,050	11,808	11,650	11,270	10,907	10,231	12,218	11,971	11,811	11,423	11,054	10,366	54
55	11,151	10,943	10,807	10,478	10,163	9,575	11,309	11,097	10,958	10,623	10,303	9,703	55
56	10,250	10,073	9,957	9,677	9,407	8,901	10,397	10,216	10,098	9,812	9,537	9,022	56
57	9,347	9,199	9,102	8,865	8,638	8,209	9,480	9,329	9,230	8,989	8,758	8,320	57
58	8,441	8,319	8,239	8,044	7,855	7,498	8,560	8,435	8,354	8,155	7,963	7,599	58
59	7,531	7,433	7,368	7,210	7,058	6,766	7,635	7,534	7,469	7,308	7,153	6,856	59
60	6,618	6,540	6,490	6,366	6,245	6,014	6,705	6,626	6,575	6,448	6,326	6,091	60
61	5,699	5,640	5,602	5,508	5,416	5,240	5,770	5,710	5,671	5,576	5,483	5,303	61
62	4,774	4,732	4,704	4,636	4,569	4,441	4,829	4,787	4,758	4,689	4,622	4,491	62
63	3,841	3,813	3,794	3,748	3,703	3,615	3,882	3,853	3,834	3,788	3,742	3,653	63
64	2,899	2,882	2,871	2,843	2,815	2,762	2,926	2,909	2,898	2,869	2,842	2,787	64
65	1,947	1,938	1,933	1,918	1,904	1,877	1,962	1,953	1,947	1,933	1,919	1,891	65
66	0,981	0,978	0,977	0,972	0,967	0,958	0,987	0,984	0,982	0,977	0,972	0,963	66
Age	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	Age